

Notice to All Individuals After You File!

Did you complete a financial management course and file your certificate of completion with the Court?

If not, your case could be closed without a discharge of your debts. You can only receive a discharge in a Chapter 7 or Chapter 13 case if you meet the statutory financial management certification requirement. See [11 U.S.C. § 727\(a\)\(11\)](#) and [11 U.S.C. § 1328\(g\)\(1\)](#)

. Additionally, Chapter 11 requires certification of completion if [11 U.S.C. § 1141\(d\)\(3\)](#) applies.

Important facts about the financial management certification requirement:

- This course is in addition to the credit counseling debtors must receive prior to filing a bankruptcy petition.
- If a joint petition is filed, both spouses must complete a separate certification.
- The course must be a U.S. Trustee approved debtor financial education course. Information regarding debtor education providers can be found in the U.S. Trustee Program's [List of Approved Providers of Personal Financial Management Instructional Courses \(Debtor Education\) Pursuant to 11 U.S.C. § 111](#).
- Once complete, a [Certification of Completion](#) must be filed with the Court (not the U.S. Trustee).

When to Complete It?

Pursuant to [Federal Rule of Bankruptcy Procedure 1007\(c\)](#), the time limits to file are as follows:

For Chapter 7 cases, the course should be completed within 45 days from the date of your 341 meeting of creditors hearing.

For Chapter 11 and 13 cases, the course should be completed no later than the date when the last payment was made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code.